

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Migdalia Espinet
Debtor

Case No. 19-02874-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: pdf010

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020.

NO NOTICES MAILED.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
5244337 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 11 2020 20:17:34

Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

Lauren Berschler Karl on behalf of Creditor U.S. Bank National Association, as Trustee for

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2

lkarl@rascrane.com, lbkarl03@yahoo.com

Mark E. Moulton on behalf of Debtor 1 Migdalia Espinet markmoulton@moultonslaw.com,

staff@moultonslaw.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Migdalia Espinet : BK. NO. 19-bk-02874 RNO
:
:
Migdalia Espinet : CHAPTER 13

v. :
:OBJECTION TO CLAIM # 11
PORTFOLIO RECOVERY ASSOCIATES, :
Claimant :

ORDER SUSTAINING DEBTOR'S OBJECTION TO CLAIM

THIS CASE, having come before the Honourable Court for consideration of the Debtor's Objection to Claim No. 11. The Court finds that the Objection was served on all interested parties informing the parties of their opportunity to object within thirty (30) days of the date of service. No party filed an objection within the time permitted. Accordingly, it is

ORDERED:

1. The Objection to Proof of Claim No. 11 is hereby sustained.
2. The claim is disallowed in it's entirety.

Dated: May 11, 2020

By the Court,



Robert N. Opel, II, Bankruptcy Judge ^{BI}